

Form B18 (Official Form 18)(12/03)

United States Bankruptcy Court

Northern District of Illinois

Case No. 04-15075

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Thomas D Hedberg
805 S Villa Ave
Villa Park, IL 60181

Beatrice Hedberg
805 S Villa Ave
Villa Park, IL 60181

Social Security No.:

xxx-xx-6527

xxx-xx-8254

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: August 24, 2004

Kenneth S. Gardner, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0752-1
Case: 04-15075

User: mhenley
Form ID: bl8

Page 1 of 1
Total Served: 16

Date Rcvd: Aug 24, 2004

The following entities were served by first class mail on Aug 26, 2004.

db +Thomas D Hedberg, 805 S Villa Ave, Villa Park, IL 60181-3322
aty James E Popjoy, 135 S Lasalle St Ste 3705, Chicago, IL 60603
aty +William L Guild, III, 1 N 141 County Farm Rd Ste 230, Winfield, IL 60190-2023
tr +David R Brown, ESQ, David R. Brown & Associates, P.C., 116 South Prospect Street,
Roselle, IL 60172-2049
7994187 Bank One, N.A., P. O. Box 667309, Charlotte, NC 28266-7309
7994186 Bank One, N.A., P. O. Box 901008, Fort Worth, TX 76101-2008
7994194 +Beatrice Hedberg, 805 S. Villa Ave., Villa Park, IL 60181-3322
7994188 Citi Cards (AA MC), P. O. Box 6404, The Lakes, NV 88901-6404
7994189 Citi Cards (MC Gold), P. O. Box 6414, The Lakes, NV 88901-6414
7994190 Citibank Checking PLUS, P. O. Box 4651, Carol Stream, IL 60197-4651
7994191 Citibank Ready Credit, P. O. Box 769006, San Antonio, TX 78245-9006
7994192 DuPage Credit Union, P. O. Box 3930, Naperville, IL 60567-3930
7994193 +Hedberg, Thomas D., 805 S. Villa Ave., Villa Park, IL 60181-3322
7994195 John M. Smyth's Homemakes, P. O. Box 17298, Baltimore, MD 21297-1298
7994196 Sears National Bank, P. O. Box 182149, Columbus, OH 43218-2149
7994197 UOP Federal Credit Union, 25 E. Algonquin Rd., Des Plaines, IL 60016-6101

The following entities were served by electronic transmission on Aug 25, 2004 and receipt of the transmission was confirmed on:

7994191 EDI: CITICORP.COM Aug 25 2004 08:09:00 Citibank Ready Credit, P. O. Box 769006,
San Antonio, TX 78245-9006
7994196 EDI: SEARS.COM Aug 25 2004 08:09:00 Sears National Bank, P. O. Box 182149,
Columbus, OH 43218-2149

TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr UOP Federal Credit Union
jdb* +Beatrice Hedberg, 805 S Villa Ave, Villa Park, IL 60181-3322

TOTALS: 1, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2004

Signature:

